AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A computer-implemented method for reducing fraud on a financial account, said method comprising:

electronically identifying an account for potential fraud based on payments made to the account that made or would make an outstanding balance of the account to exceed a predetermined limit;

reviewing account transactions of the identified account to determine whether fraud has been made on the account; and

restricting the identified account when determining fraud has been made on the account.

2. (Currently Amended) The method of claim 1, wherein identifying an account further comprises:

locating an account having a bad payment;

determining whether the bad payment made an outstanding balance of the account over a predetermined limit;

determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if-it the payment is bad; and

flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit or the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

3. (Original) The method of claim 1, wherein identifying an account further comprises:

locating an account having a bad payment;

determining whether the bad payment made an outstanding balance of the account over a predetermined limit; and

flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit.

4. (Original) The method of claim 1, wherein identifying an account further comprises:

locating an account having a bad payment;

determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if it the payment is bad; and

flagging the account for review when the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

5. (Original) The method of claim 1, wherein reviewing comprises:

comparing the number of good payments made on the account to a good payment threshold;

determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

determining a total over limit credit amount by totaling each over limit credit amount during a predetermined time period;

comparing the total over limit credit amount with an over limit threshold; and

restricting the account when the number of good payments is less than the good payment threshold and the total over limit credit amount is greater than the over limit threshold.

6. (Original) The method of claim 1, wherein reviewing comprises:

comparing the number of good payments made on the account to a good payment threshold; and

restricting the account when the number of good payments is less than the good payment threshold.

7. (Original) The method of claim 1, wherein reviewing comprises:

determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

determining a total over limit credit amount by totaling the over limit credit amount during a predetermined time period;

comparing the total over limit credit amount with an over limit threshold; and

restricting the account when the total over limit credit amount is greater than the over limit threshold.

8. (Original) The method of claim 1, wherein reviewing is performed manually.

9. (Original) The method of claim 1, wherein reviewing is performed automatically.

10. (Currently Amendedl) A computer program product for reducing fraud on a financial account, the computer program product comprising computer-readable media

having computer-readable code, the computer program product comprising the following computer-readable program code for effecting actions in a computing platform:

program code for identifying an account for potential fraud based on payments made to the account that made or would make an outstanding balance of the account to exceed a predetermined limit;

program code for reviewing account transactions of the identified account to determine whether fraud has been made on the account; and

program code for restricting the identified account when determining fraud has been made on the account.

11. (Currently Amended) The computer program product of claim 10, wherein said program code for identifying an account further comprises:

program code for locating an account having a bad payment;

program code for determining whether the bad payment made an outstanding balance of the account over a predetermined limit;

program code for determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if-it the payment is bad; and

program code for flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit or the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

12. (Original) The computer program product of claim 10, wherein said program code for identifying an account further comprises:

program code for locating an account having a bad payment;

program code for determining whether the bad payment made an outstanding balance of the account over a predetermined limit; and

program code for flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit.

13. (Original) The computer program product of claim 10, wherein said program code for identifying an account further comprises:

program code for locating an account having a bad payment;

program code for determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if it the payment is bad; and

program code for flagging the account for review when the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

14. (Original) The computer program product of claim 10, wherein said program code for reviewing comprises:

program code for comparing the number of good payments made on the account to a good payment threshold;

program code for determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

program code for determining a total over limit credit amount by totaling each over limit credit amount during a predetermined time period;

program code for comparing the total over limit credit amount with an over limit threshold; and

program code for restricting the account when the number of good payments is less than the good payment threshold and the total over limit credit amount is greater than the over limit threshold.

15. (Original) The computer program product of claim 10, wherein said program code for reviewing comprises:

program code for comparing the number of good payments made on the account to a good payment threshold; and

program code for restricting the account when the number of good payments is less than the good payment threshold.

16. (Original) The computer program product of claim 10, wherein said program code for reviewing comprises:

program code for determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

program code for determining a total over limit credit amount by totaling the over limit credit amount during a predetermined time period;

program code for comparing the total over limit credit amount with an over limit threshold; and

program code for restricting the account when the total over limit credit amount is greater than the over limit threshold.

17. (Currently Amended) A system for reducing fraud on a financial account, said system comprising:

means for identifying an account for potential fraud based on payments made to the account that made or would make an outstanding balance of the account to exceed a predetermined limit;

means for reviewing account transactions of the identified account to determine whether fraud has been made on the account; and

means for restricting the identified account when determining fraud has been made on the account.

18. (Currently Amended) The system of claim 17, wherein said means for identifying an account further comprises:

means for locating an account having a bad payment;

means for determining whether the bad payment made an outstanding balance of the account over a predetermined limit;

means for determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if-it the payment is bad; and

means for flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit or the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

19. (Original) The system of claim 17, wherein said means for identifying an account further comprises:

means for locating an account having a bad payment;

means for determining whether the bad payment made an outstanding balance of the account over a predetermined limit; and

means for flagging the account for review when the bad payment made the outstanding balance of the account over the predetermined limit.

20. (Original) The system of claim 17, wherein said means for identifying an account further comprises:

means for locating an account having a bad payment;

means for determining whether an outstanding payment would make the outstanding balance of the account over the predetermined limit if it the payment is bad; and

means for flagging the account for review when the outstanding payment would make the outstanding balance of the account over the predetermined limit if it is bad.

21. (Original) The system of claim 17, wherein said means for reviewing comprises:

means for comparing the number of good payments made on the account to a good payment threshold;

means for determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

means for determining a total over limit credit amount by totaling each over limit credit amount during a predetermined time period;

means for comparing the total over limit credit amount with an over limit threshold; and

means for restricting the account when the number of good payments is less than the good payment threshold and the total over limit credit amount is greater than the over limit threshold.

22. (Original) The system of claim 17, wherein said means for reviewing comprises:

means for comparing the number of good payments made on the account to a good payment threshold; and

means for restricting the account when the number of good payments is less than the good payment threshold.

23. (Original) The system of claim 17, wherein said means for reviewing comprises:

means for determining an over limit credit amount that an outstanding balance of the account has exceeded a predetermined limit at a specific time;

means for determining a total over limit credit amount by totaling the over limit credit amount during a predetermined time period;

means for comparing the total over limit credit amount with an over limit threshold; and

means for restricting the account when the total over limit credit amount is greater than the over limit threshold.

24. (Original) The system of claim 17, wherein said means for reviewing is performed manually.

25.   (Original) The system of claim 17, wherein said means for reviewing is performed automatically.

26.   (New) The method of claim 1, wherein reviewing account transactions includes determining how many good payments the customer has made within a predetermined time period.

27.   (New) The computer program product of claim 10, wherein said program code for reviewing account transactions includes determining how many good payments the customer has made within a predetermined time period.

28.   (New) The system of claim 17, wherein said means for reviewing account transactions includes determining how many good payments the customer has made within a predetermined time period.